

S&A - GOODBYE LETTER.txt

03/14/08

TIA DANIELLE SMITH

4011 HUBERT AVENUE

LOS ANGELES CA 90008-2621

Homecomings Financial, LLC
AURORA LOAN SERVICES

Acct Number: [REDACTED] 5654
Acct Number: [REDACTED] 6453

Property Address: 4011 HUBERT AVENUE

LOS ANGELES CA 90008-2621

Dear TIA DANIELLE SMITH

Effective 04/01/08, the servicing of the above referenced account, that is, the right to collect payments from you, is being assigned, sold, or transferred from Homecomings Financial, LLC to AURORA LOAN SERVICES. The assignment, sale, or transfer of servicing does not affect the terms or conditions of your mortgage documents/security instruments, other than the terms directly related to the servicing of your account.

Your present servicer is Homecomings Financial, LLC. Prior to 04/01/08, any questions regarding your account should be directed to our Customer Care Department at 800-206-2901.

Your new servicer will be AURORA LOAN SERVICES. Beginning 04/01/08, any questions you have regarding your account should be directed to AURORA LOAN SERVICES. You can contact their Customer Service Department at 800-550-0508. Also beginning 04/01/08, written inquiries regarding your account should be directed to AURORA LOAN SERVICES' s Customer Service Department at the address below.

Payment Information - Effective 04/01/08, please direct payments to AURORA LOAN SERVICES' s Payment Processing

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Department at the address below. Payments will be processed by Homecomings Financial, LLC if received prior to 04/01/08, and will be forwarded to AURORA LOAN SERVICES if received on or after 04/01/08.

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EXHIBIT BT-G

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AURORA LOAN SERVICES
PO BOX 5180--CASHERING DEPARTMENT
DENVER CO 80217-5180

As of 03/14/08, your Current Principal Balance is \$ 576900.54.
your current escrow balance is \$ 0.00, your current
interest rate is 8.25000%, your total monthly payment is
\$ 2062.78, and your next due date is 01/01/08.

Automatic Payment Deduction - If you currently have your
payments automatically withdrawn from your financial institution,
this service will be transferred to
AURORA LOAN SERVICES . If this service is not
transferable, you will receive a letter under separate cover
providing further direction.

Government Allotment/Bill Pay Service - If you currently make
your payment through a third party entity (e.g. government
allotment, biweekly, or bill-pay service), please advise them of
your new account number and change the payee to
AURORA LOAN SERVICES . In the event of a payment
change, it is your responsibility to notify the third party of
the new payment amount. If you have been using the bill-pay
service on Homecomings Financial, LLC 's website, this
service will be deactivated after 04/01/08.

Optional Insurance - If you have taken advantage of any of our
optional insurance plans or optional products, this service will
be transferred to AURORA LOAN SERVICES . If any of
these plans or products are not transferable, you will receive a
letter under separate cover providing further direction.

Year-End Statement - You will receive a year-end statement from
Homecomings Financial, LLC reflecting account activity
this year. AURORA LOAN SERVICES should provide
their own statement for the period of time they serviced your
account this year. You will need to combine these two statements
for income tax purposes.

Escrow Account - If you have an escrow account,
Homecomings Financial, LLC will send you, within 45
days, an escrow history statement reflecting escrow deposits,
disbursements and balances for the period of time we serviced
your account since your last escrow analysis. The transferring
escrow balance will be reflected on this statement.

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Except in limited circumstances, the law requires that your
present servicer send you this notice at least 15 days before the
effective date of the transfer. Your new servicer must also send
you this notice no later than 15 days after the effective date of
transfer.

If you have filed for bankruptcy or have been discharged of your
personal liability for repayment of this debt, be advised this is
for informational purposes only. Furthermore, this is not an
attempt to collect on the debt and should not be misconstrued to

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be so.

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60 day period following the effective date of the transfer of the account servicing, a payment received by your old servicer, before its due date, may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC s2605) gives you certain consumer rights. If you sent a "qualified written request" to your servicer concerning the servicing of your account, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, account number, and reason for the request.

No later than 60 business days after receiving your request, your servicer must make appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents/security instruments.

A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Homecomings Financial, LLC appreciated the opportunity to service your account. We wish you a successful relationship with AURORA LOAN SERVICES.

Sincerely,

Homecomings Financial, LLC
6020

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